

April 5, 2006

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and talking points in the sidebar.

Because of its size, Wal-Mart thinks it has a right to do whatever it wants  
and the individual has no say in the matter. It frightens me to imagine the  
concentration of power if W-M also owns a bank.

We know from experience that small, local businesses cannot compete and soon  
close. This would probably happen with banks, also. No diversisty, no  
choice for the consumer. NO! NO! NO!

I urge the board of directors of the FDIC to attend the heaaring and listen  
to our concerns.

Thank you for listening.

Helen W. Dickey